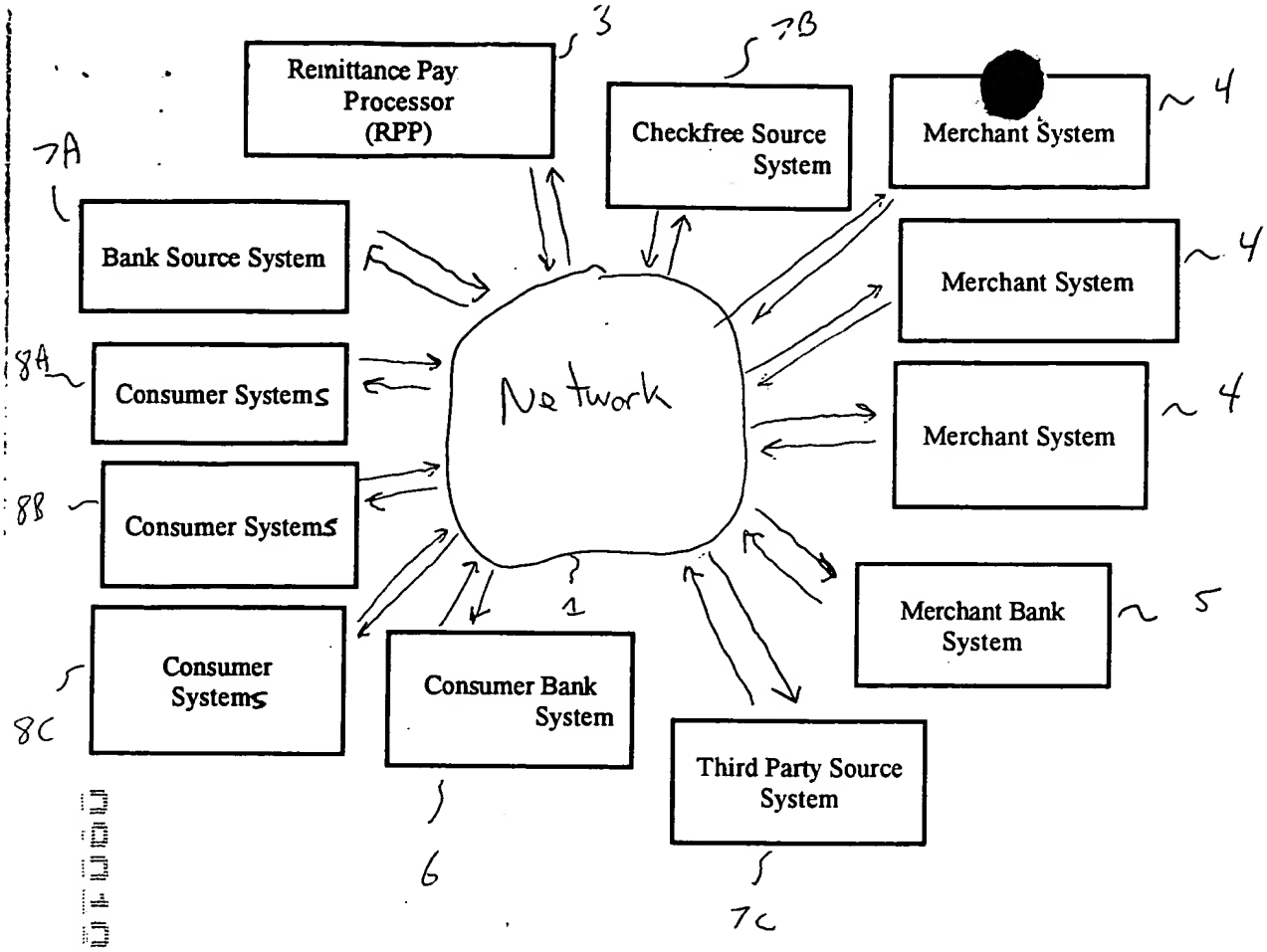
Remittance Pay Processor (RPP)
3
Checkfree Source System
7B
Merchant System
4
7A
Bank Source System
Merchant System
4
8A
Consumer Systems
Network
Merchant System
4
8B
Consumer Systems
Merchant Bank System
5
1
Consumer Systems
8C
Consumer Bank System
Third Party Source System
6
7C

FIGURE 1

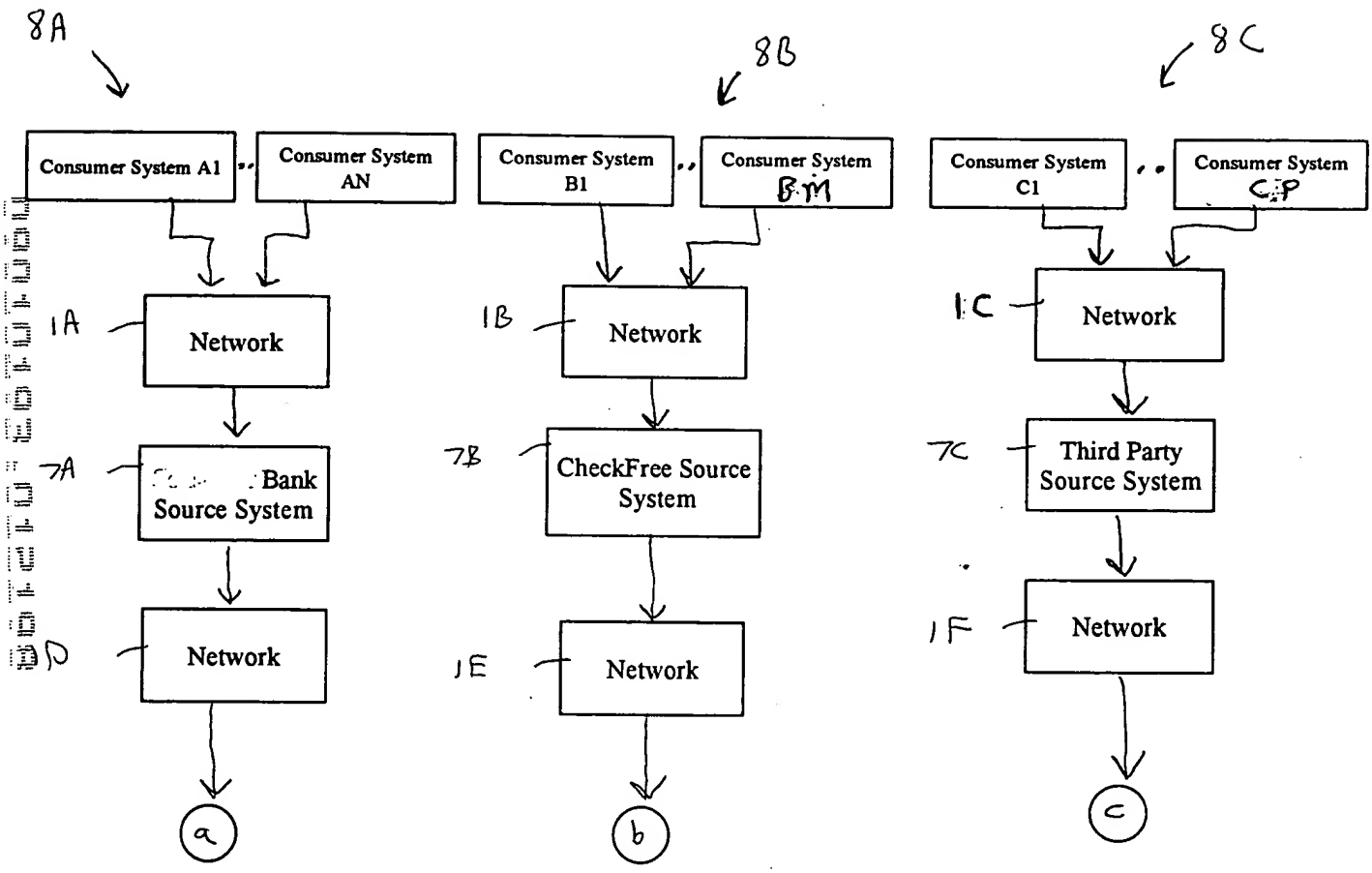
8A
8B
8C
Consumer System A1
Consumer System AN
Consumer System B1
Consumer System BM
Consumer System C1
Consumer System CP
1A
Network
1B
Network
1C
Network
7A
Bank Source System
7B
CheckFree Source System
7C
Third Party Source System
1D
Network
1E
Network
1F
Network
a
b
c

FIGURE 2A

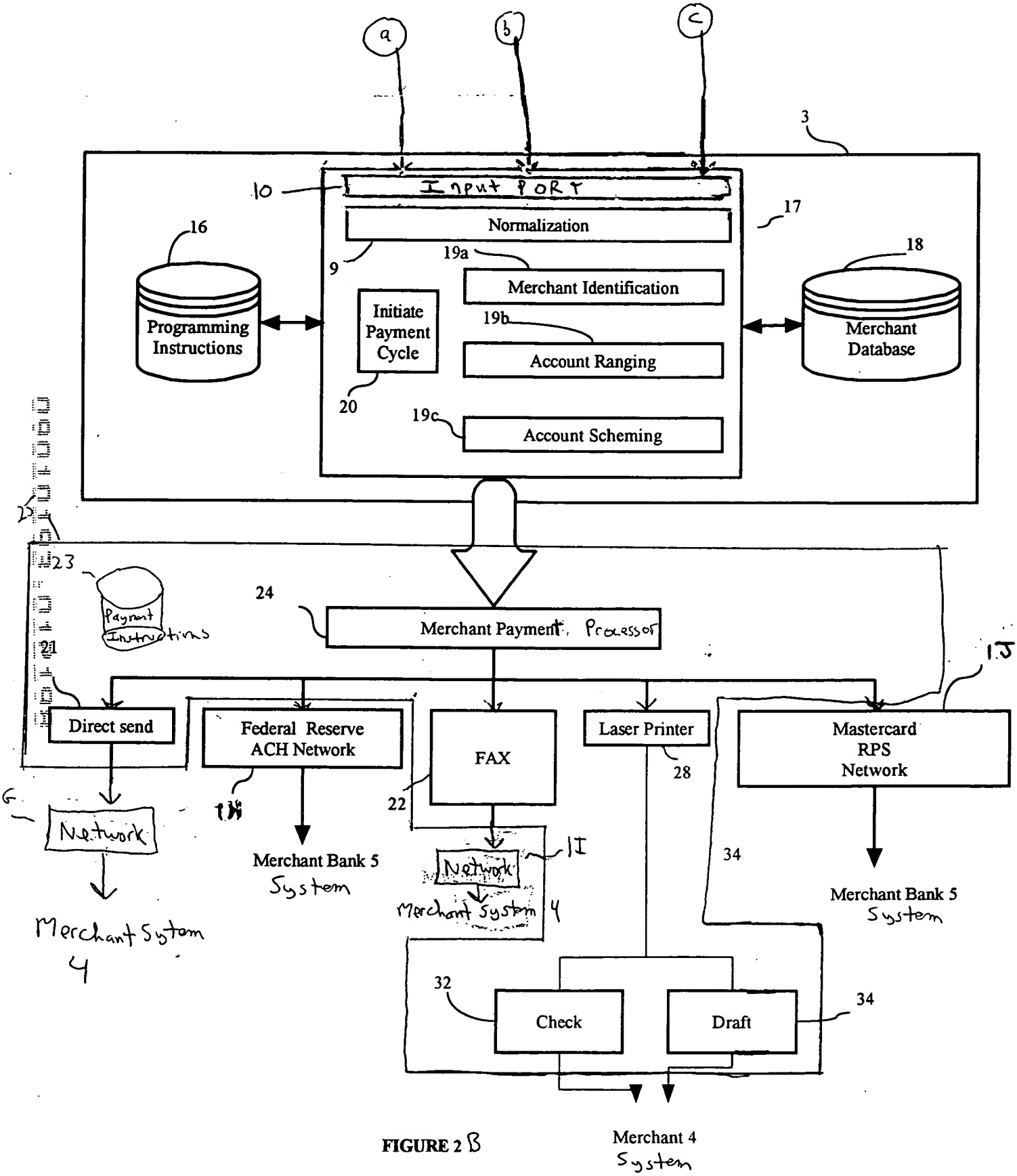
a
b
c
3
10
Input PORT
17
Normalization
9
16
Programming Instructions
19a
Merchant Identification
18
Merchant Database
Initiate Payment Cycle
19b
Account Ranging
20
19c
Account Scheming
23
Payment Instructions
24
Merchant Payment Processor
21
Direct send
Federal Reserve ACH Network
FAX
Laser Printer
28
Mastercard RPS Network
Network
Merchant Bank 5 System
22
Network
Merchant System 4
34
Merchant Bank 5 System
32
Check
Draft
34
Merchant 4 System

FIGURE 2B

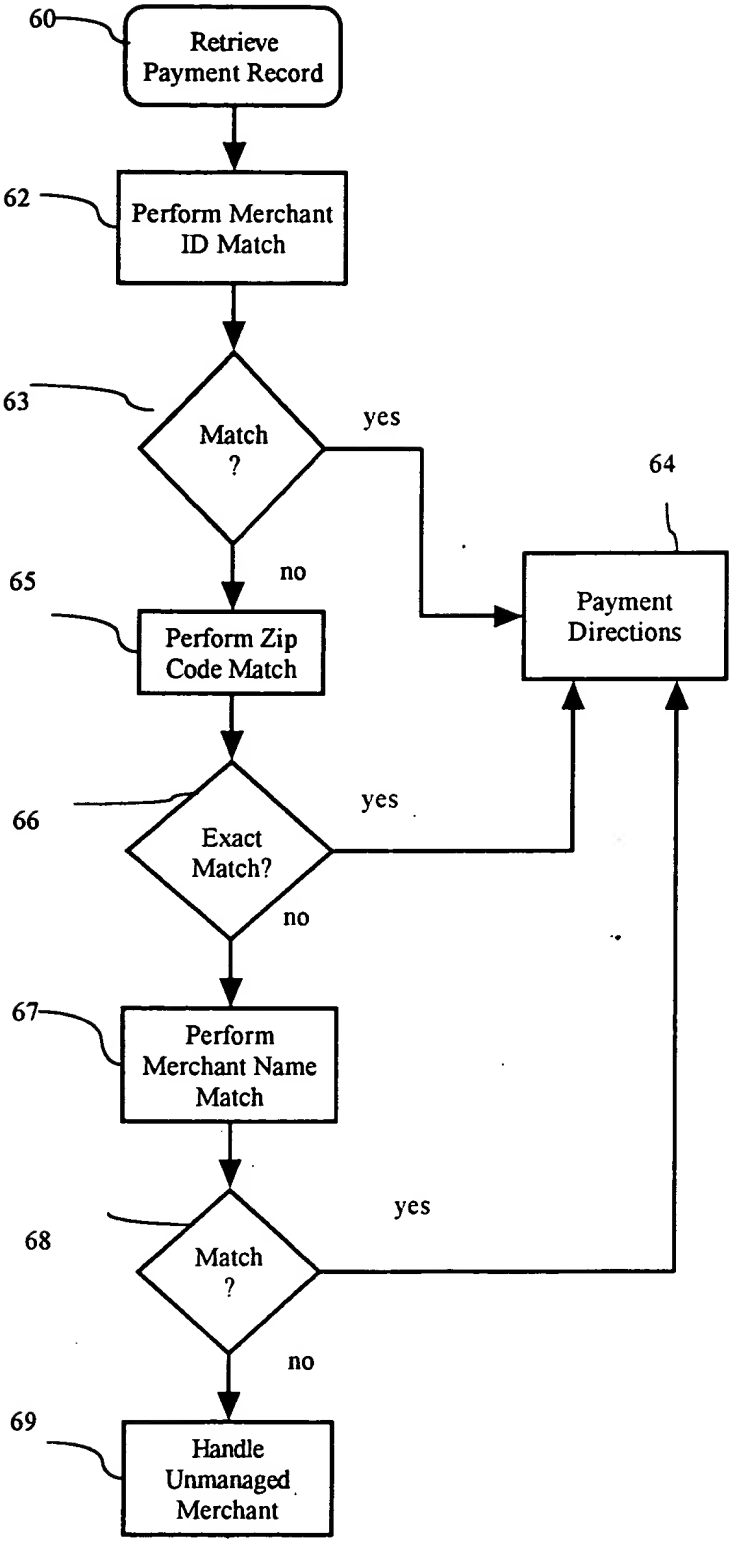
60
Retrieve Payment Record
62
Perform Merchant ID Match
63
Match ?
yes
64
Payment Directions
no
65
Perform Zip Code Match
66
Exact Match?
yes
no
67
Perform Merchant Name Match
68
Match ?
yes
no
69
Handle Unmanaged Merchant

FIGURE 3

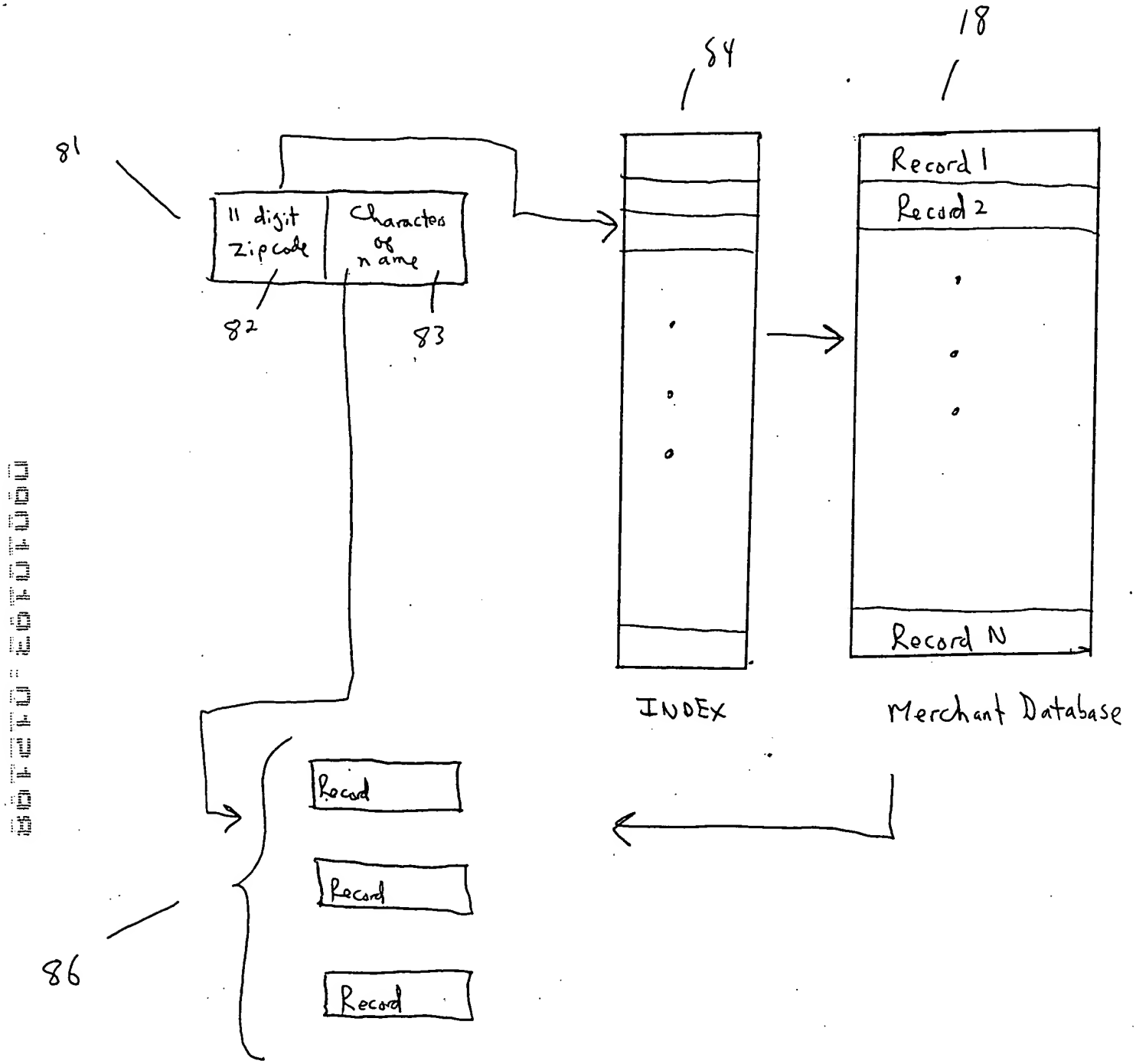
18
84
81
11 digit Zipcode
Characters of name
82
83
Record 1
Record 2
Record N
INDEX
Merchant Database
Record
Record
Record
86

FIGURE 4

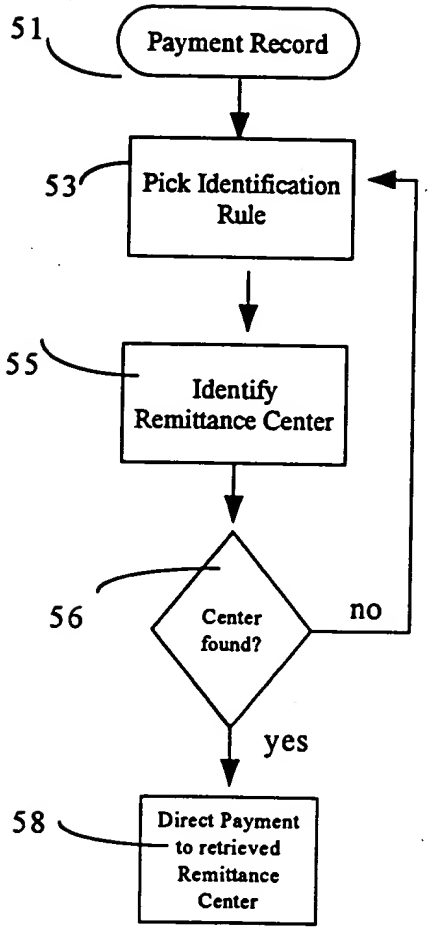
51
Payment Record
53
Pick Identification Rule
55
Identify Remittance Center
56
Center found?
no
yes
58
Direct Payment to retrieved Remittance Center

FIGURE 5

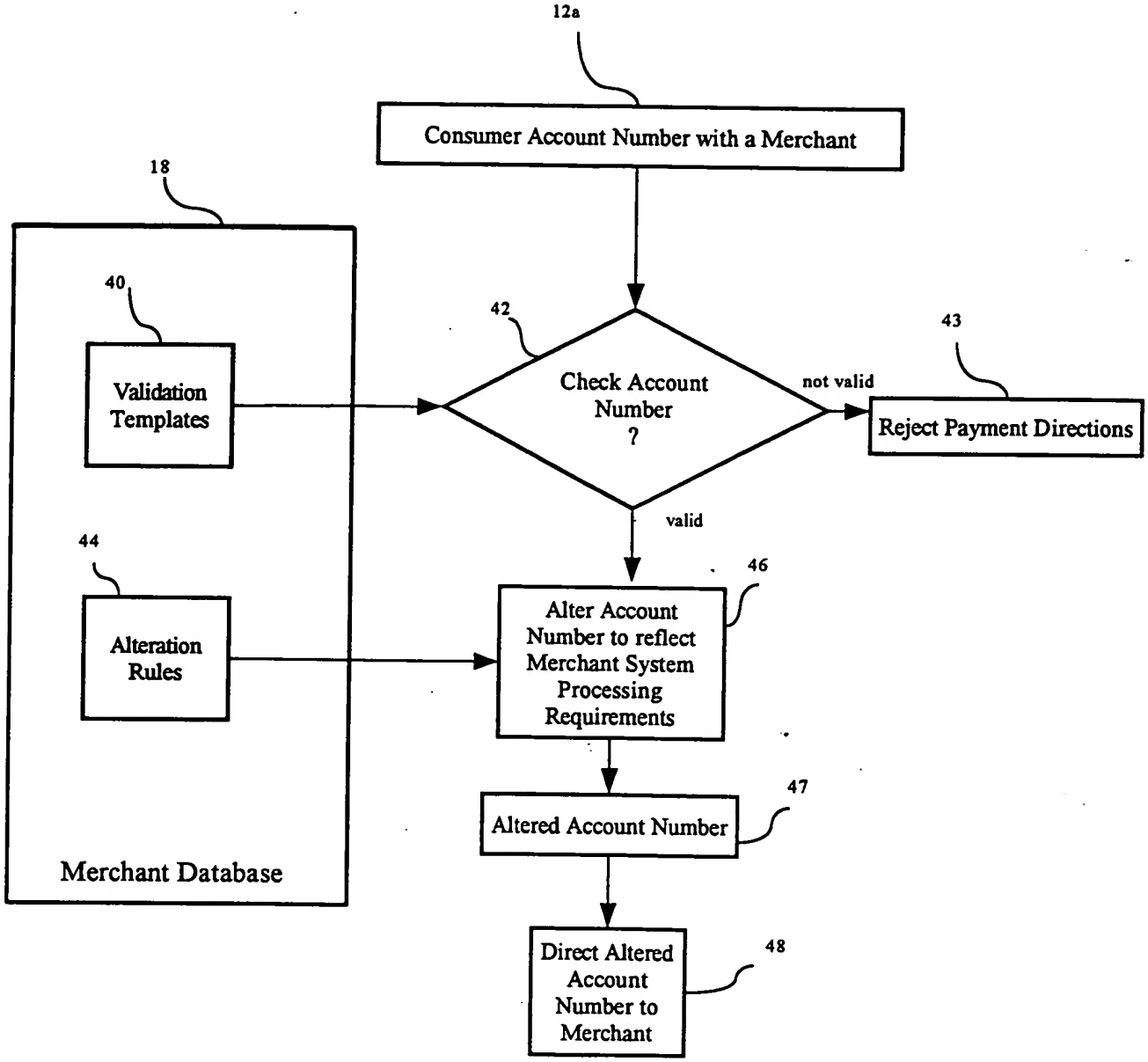
12a
Consumer Account Number with a Merchant
18
40
Validation Templates
42
Check Account Number ?
not valid
43
Reject Payment Directions
valid
44
Alteration Rules
46
Alter Account Number to reflect Merchant System Processing Requirements
47
Altered Account Number
Merchant Database
Direct Altered Account Number to Merchant
48

FIGURE 6